

Fill in this information to identify the case

Debtor 1 David Saunders  
Debtor 2 Joan Saunders  
(Spouse, if filing)  
United States Bankruptcy Court for the: EASTERN District of PA  
(State)  
Case number 16-11555

**Official Form 410S2**

Notice of Postpetition Mortgage Fees, Expenses, and Charges

12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Wilmington Savings Fund Society, FSB, d/b/a Court claim no. (if known): 12  
Christiana Trust, not individually but as trustee  
for Pretium Mortgage Acquisition Trust

Last four digits of any number you use to identify the debtor's account: 3581

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

- ☒ No  
☐ Yes. Date of the last notice:

**Part 1:** Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount indicate that amount in parentheses after the date the amount was incurred.

| Description                                        | Dates incurred          | Amount        |
|----------------------------------------------------|-------------------------|---------------|
| 1. Late charges                                    |                         | (1) \$        |
| 2. Non-sufficient funds (NSF) fees                 |                         | (2) \$        |
| 3. Attorney's fees                                 |                         | (3) \$        |
| 4. Filing fees and court costs                     | MFR Filing Fee 7/5/2019 | (4) \$ 181.00 |
| 5. Bankruptcy/Proof of claim fees                  |                         | (5) \$        |
| 6. Appraisal/Broker's price opinion fees           |                         | (6) \$        |
| 7. Property inspection fees                        | 6/29/2019, 8/5/2019     | (7) \$ 33.24  |
| 8. Tax advances (non-escrow)                       |                         | (8) \$        |
| 9. Insurance advances (non-escrow)                 |                         | (9) \$        |
| 10. Property preservation expenses. Specify: _____ |                         | (10) \$       |
| 11. Other. Specify: _____                          |                         | (11) \$       |
| 12. Other. Specify: _____                          |                         | (12) \$       |
| 13. Other. Specify: _____                          |                         | (13) \$       |
| 14. Other. Specify: _____                          |                         | (14) \$       |

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 David Saunders  
First Name Middle Name Last Name

Case number (if known) 16-11555

**Part 2:** Sign Here

**The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.**

Check the appropriate box.

- ☐ I am the creditor.  
☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Karina Velter  
Signature

Date December 18, 2019

Print: Karina Velter  
Title Attorneys for Creditor  
Company Manley Deas Kochalski LLC  
Address P.O. Box 165028  
Number Columbus, OH 43216-5028 Street  
City State ZIP Code

Title Attorneys for Creditor

Contact phone 614-220-5611

Email amps@manleydeas.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re:**

**David Saunders  
Joan Saunders**

**Debtor(s).**

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**Case No.: 16-11555  
Chapter 13  
Judge Jean K. FitzSimon**

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**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a copy of the foregoing Notice of Postpetition Mortgage Fees, Expenses, and Charges was served on the parties listed below via e-mail notification:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Scott F. Waterman, Chapter 13 Trustee, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606

Brad J. Sadek, Attorney for David Saunders and Joan Saunders, Sadek and Cooper, 1315 Walnut Street, Suite 502, Philadelphia, PA 19107, brad@sadeklaw.com

The below listed parties were served via regular U.S. Mail, postage prepaid, on December 18, 2019:

David Saunders and Joan Saunders, 8122 Rugby Street, Philadelphia, PA 19150

DATE: December 18, 2019

/s/ Karina Velter

Karina Velter, Esquire (94781)

Adam B. Hall (323867)

Sarah E. Barngrover (323972)

Manley Deas Kochalski LLC

P.O. Box 165028

Columbus, OH 43216-5028

Telephone: 614-220-5611

Fax: 614-627-8181

Attorneys for Creditor

The case attorney for this file is Karina Velter.

Contact email is kvelter@manleydeas.com